

Figure 1

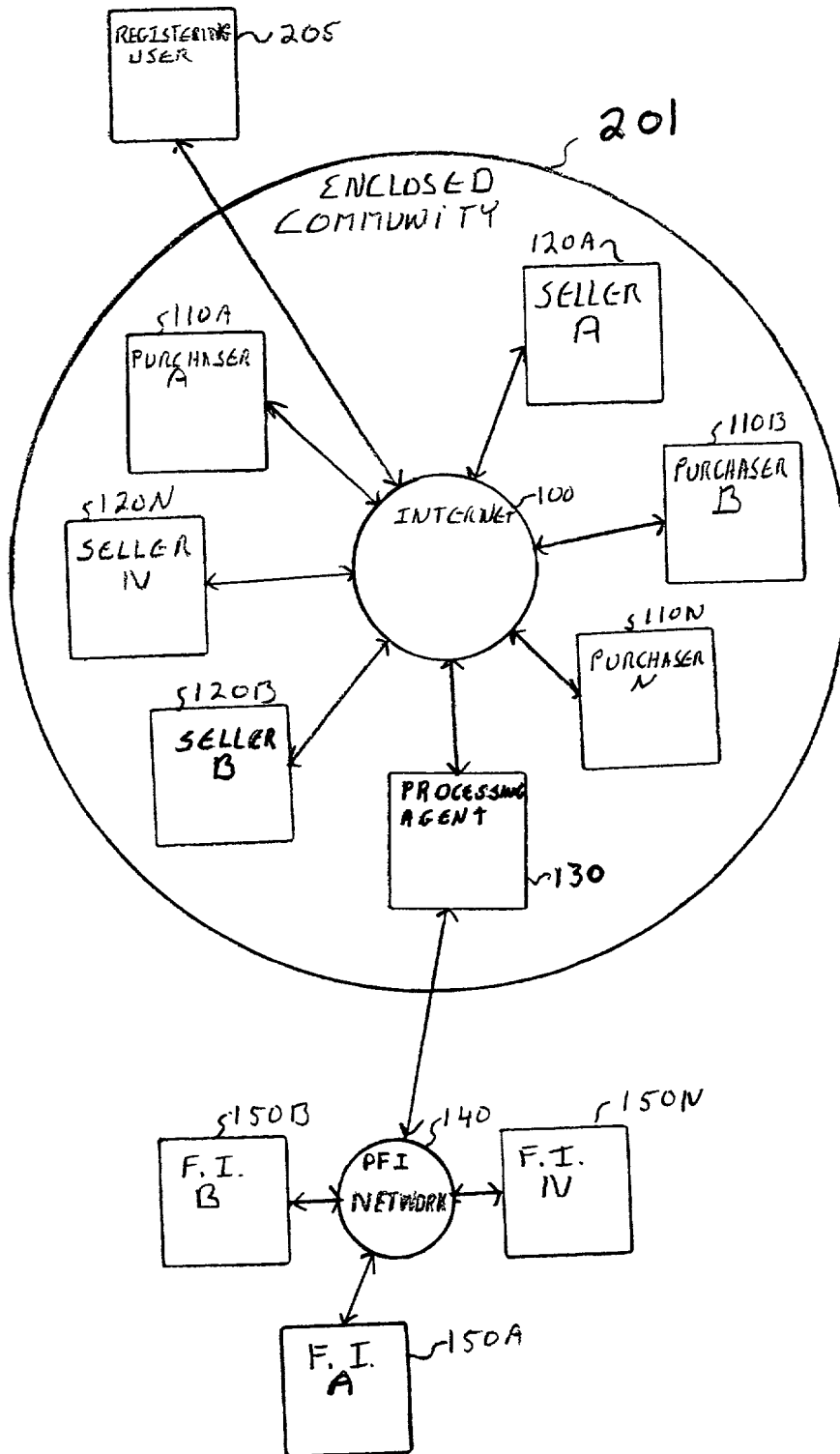
[illegible]

FIGURE 2

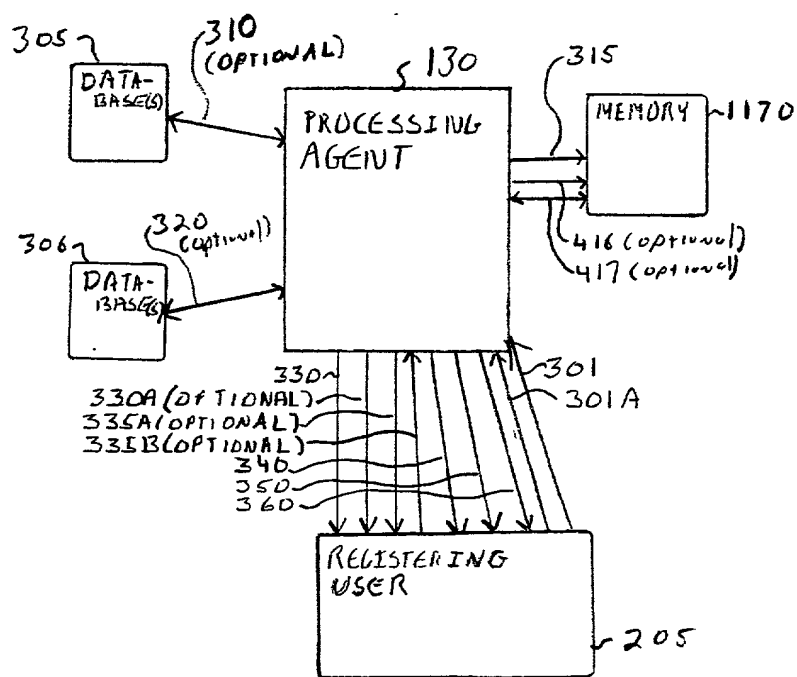


FIGURE 3

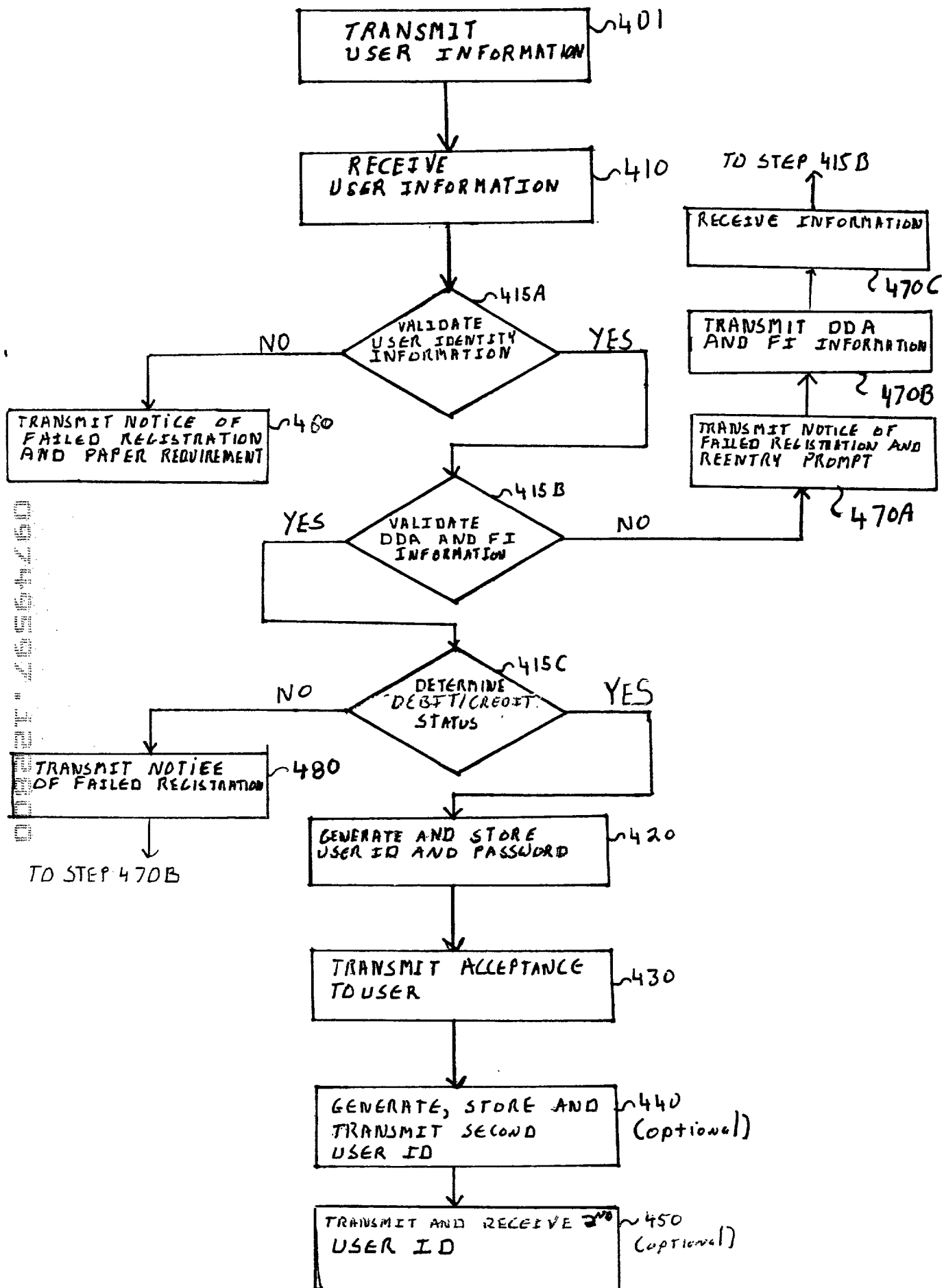


FIGURE 4

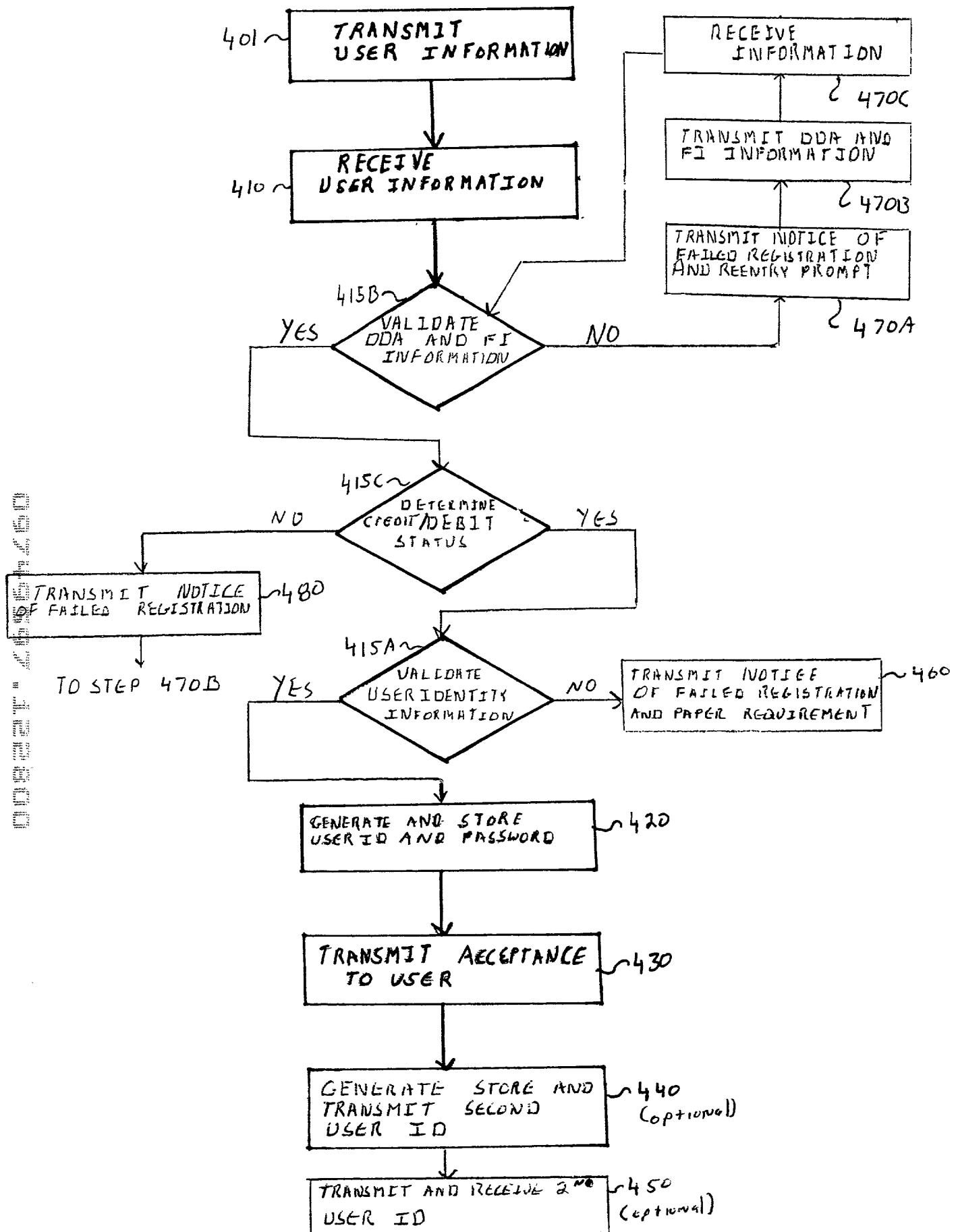
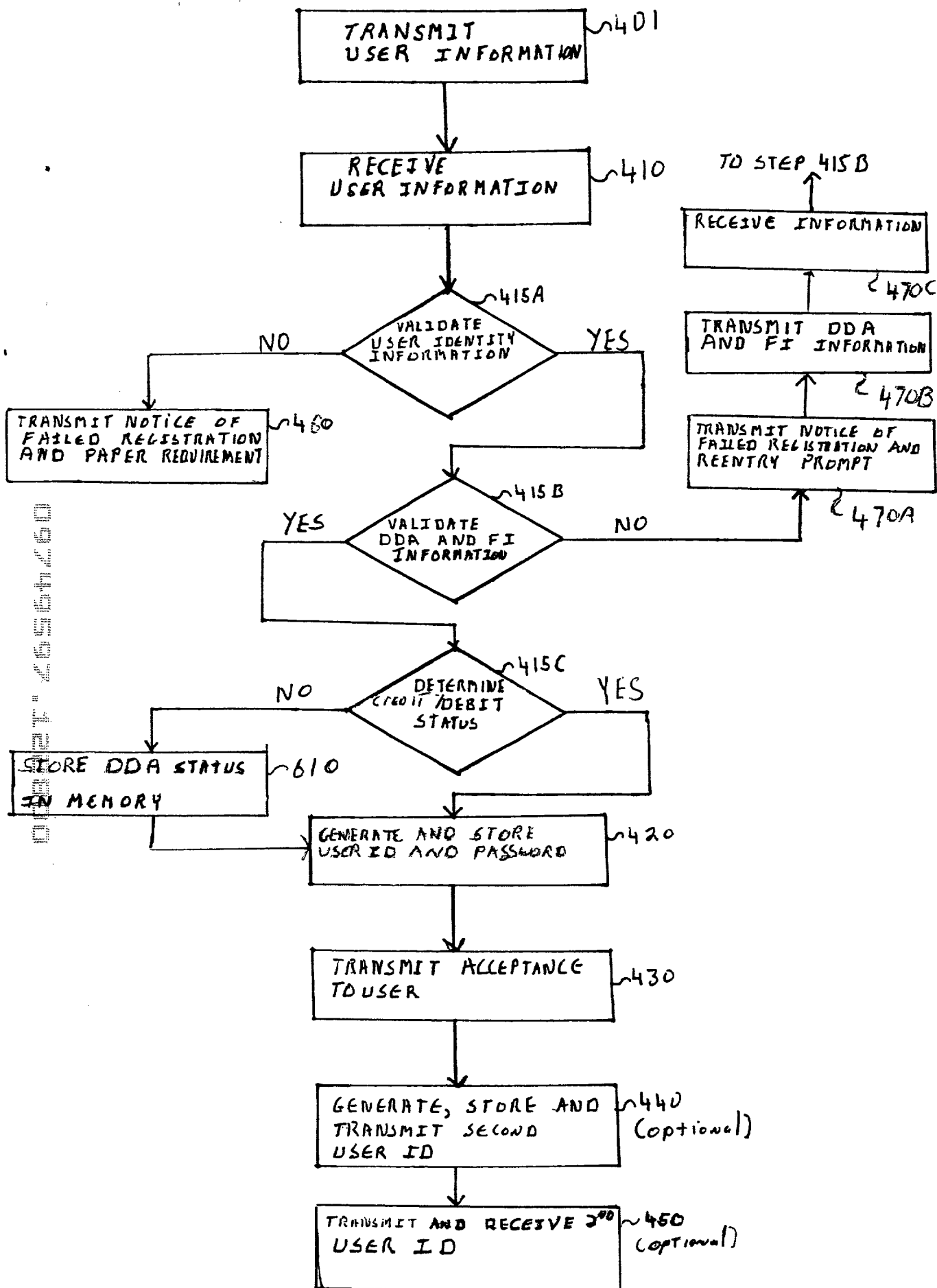


FIGURE 5



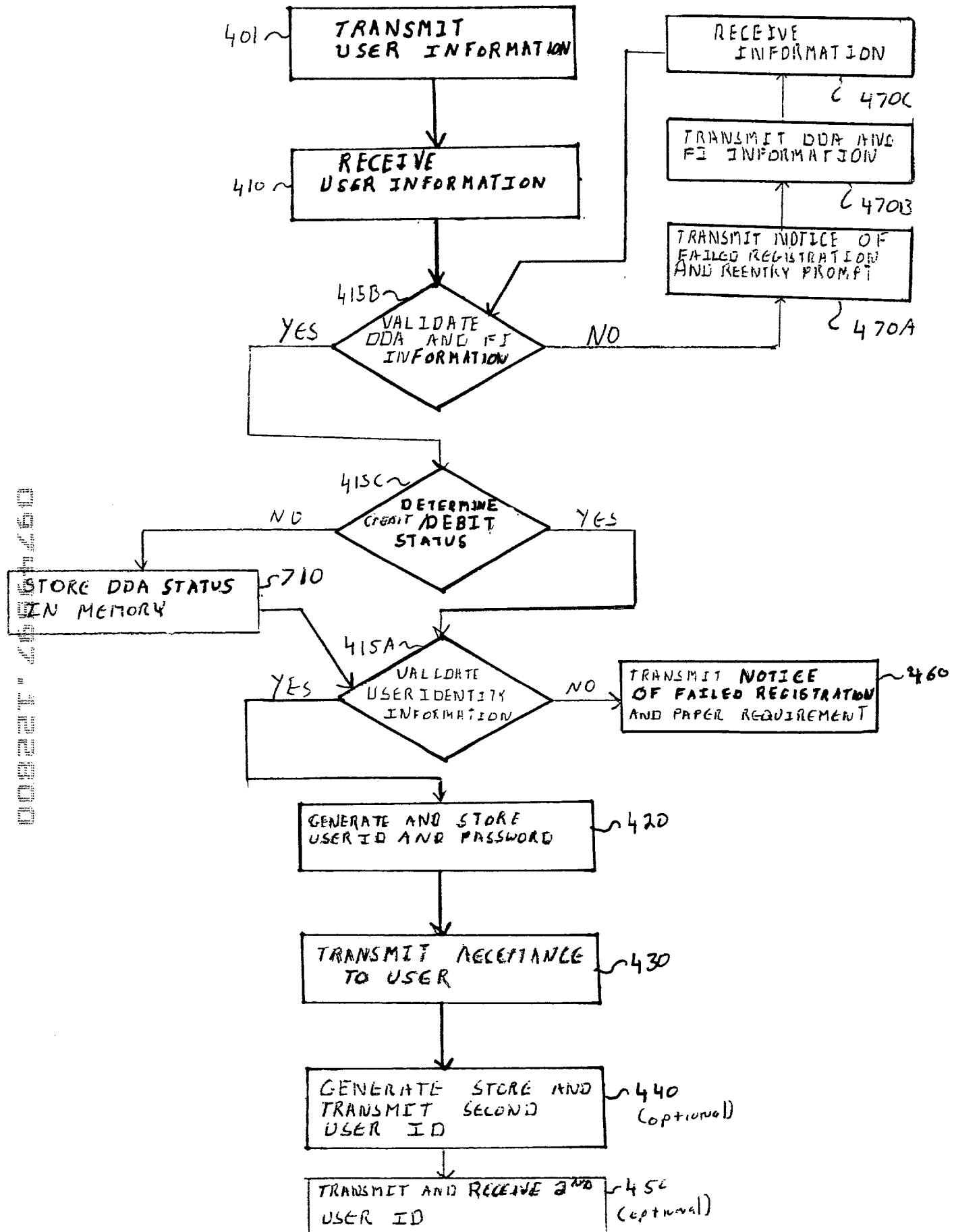


FIGURE 7

The diagram illustrates a system architecture with the following components and connections:

- Processing Agent (130)**: The central component of the system.
- Data Base (305)**: Connected to the Processing Agent via a bidirectional arrow labeled **310 (optional)**.
- Data Base (306)**: Connected to the Processing Agent via a bidirectional arrow labeled **320 (optional)**.
- Memory (1170)**: Connected to the Processing Agent via multiple lines labeled **315**, **416 (optional)**, and **417 (optional)**.
- Registering User (205)**: Connected to the Processing Agent via multiple lines labeled **330A (optional)**, **335A (optional)**, **335B (optional)**, **340**, **350**, **360**, and **301A**.

FIGURE 8



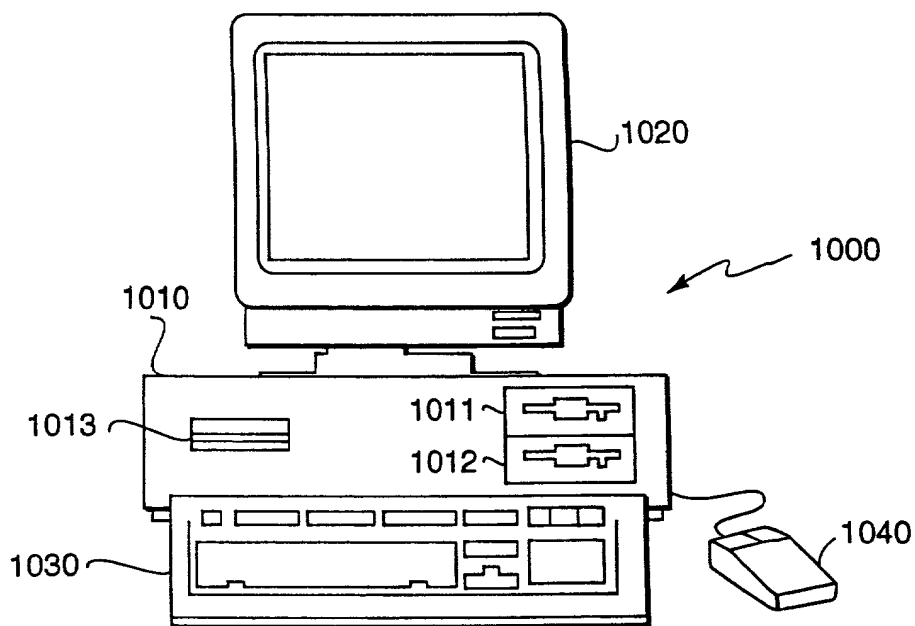


FIG. 9

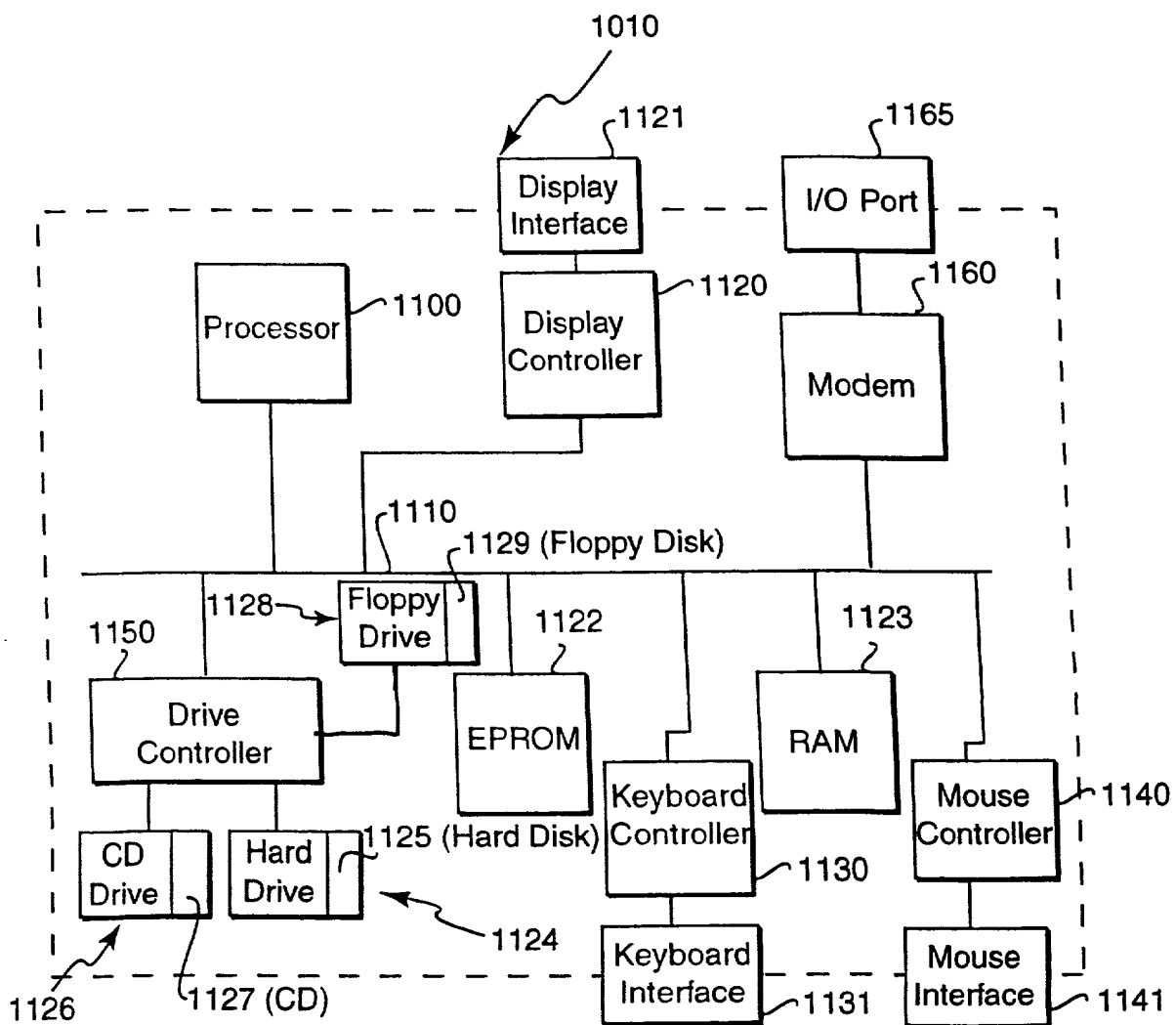
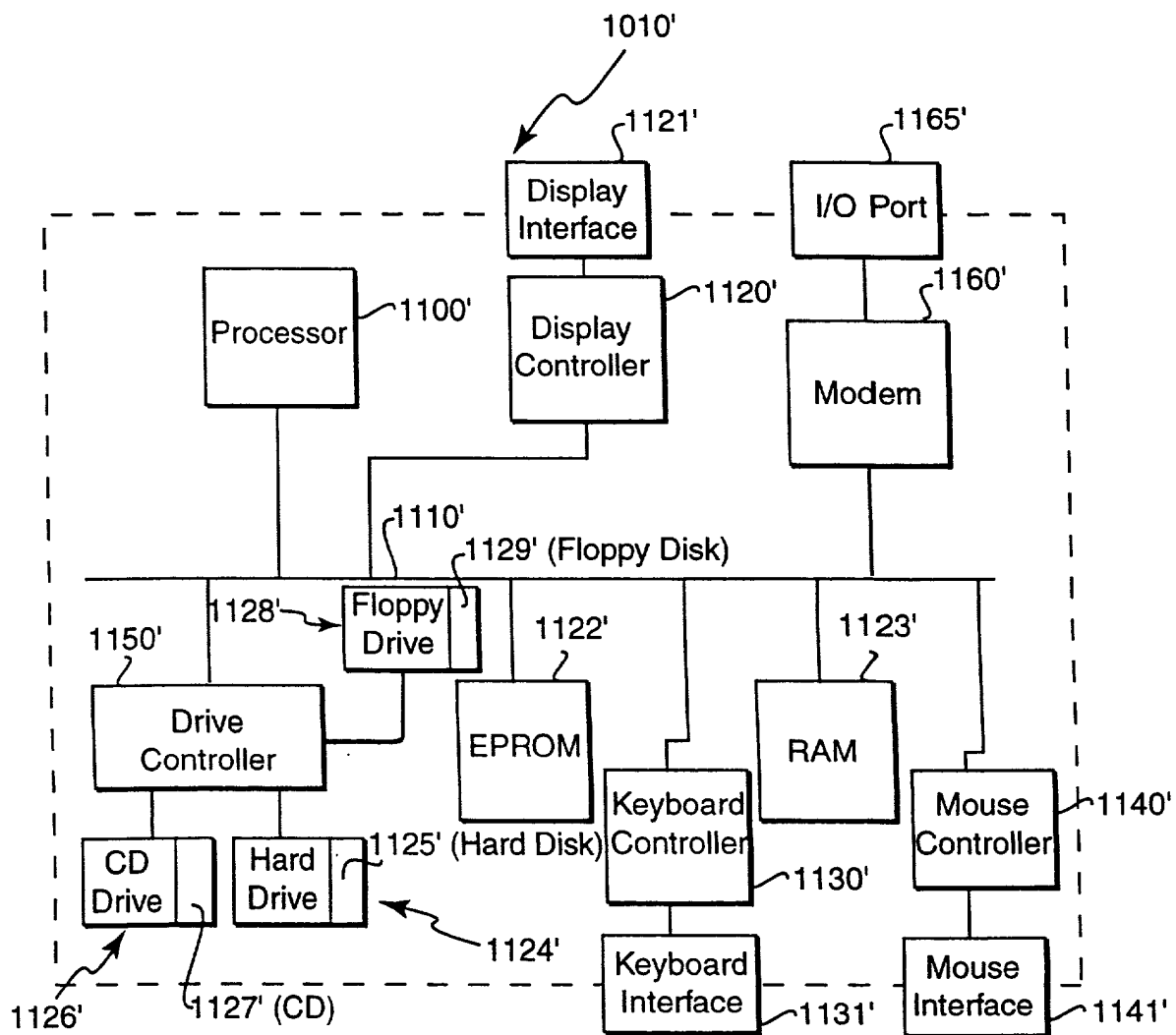
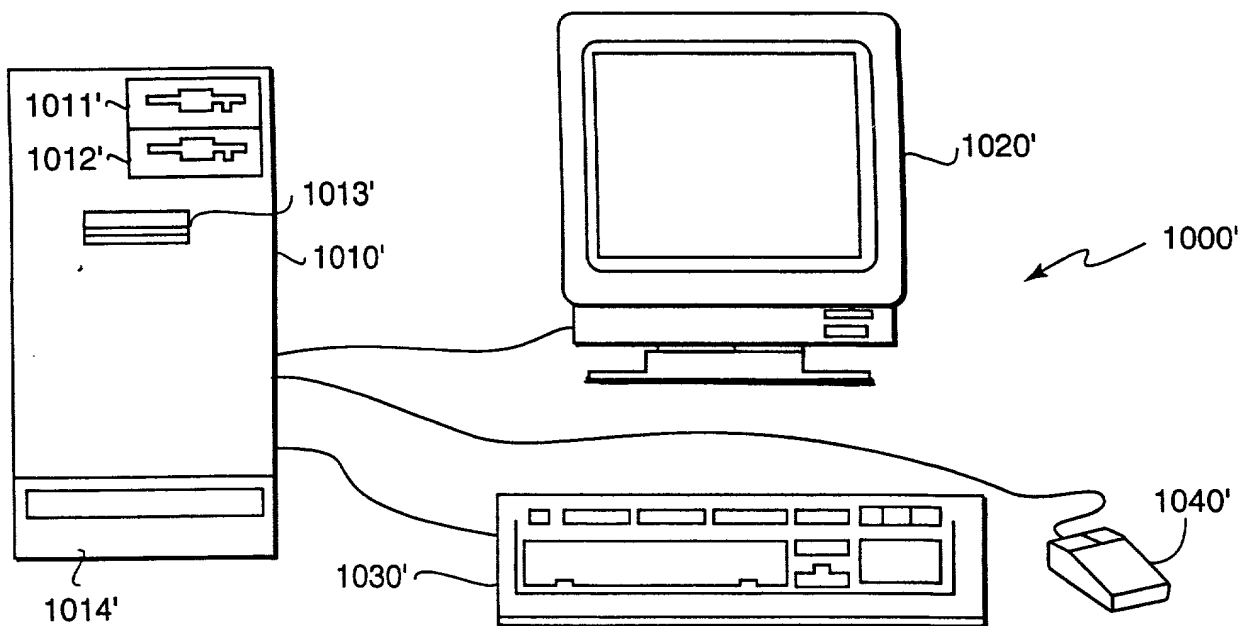


FIGURE 10

00000000 45554460



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graph TD
    PA[PURCHASER A 110A] -- 1201 --> SA[SELLER A 120A]
    SA -- 1208A --> PG[PROCESSING AGENT 130]
    PA -- 1208B --> PG
    PA -- 1205 --> FIA[F.I. A 150A]
    FIA -.->|funds| FID[F.I. D 150D]
    FID -.->|funds| FIB[F.I. B 150B]
    FIB -- 1208 --> SA
    PG -- 1220 --> FID
    PG -- 1210 --> FIA
  
```

FIGURE 12

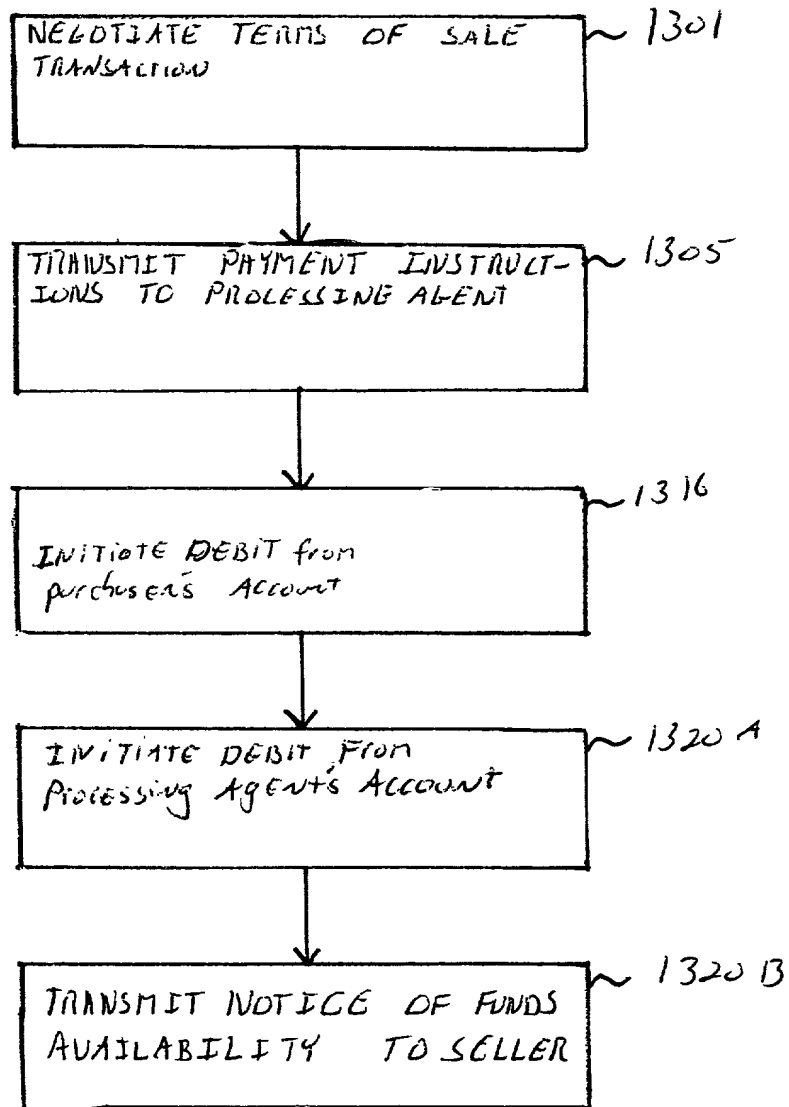


FIGURE 13

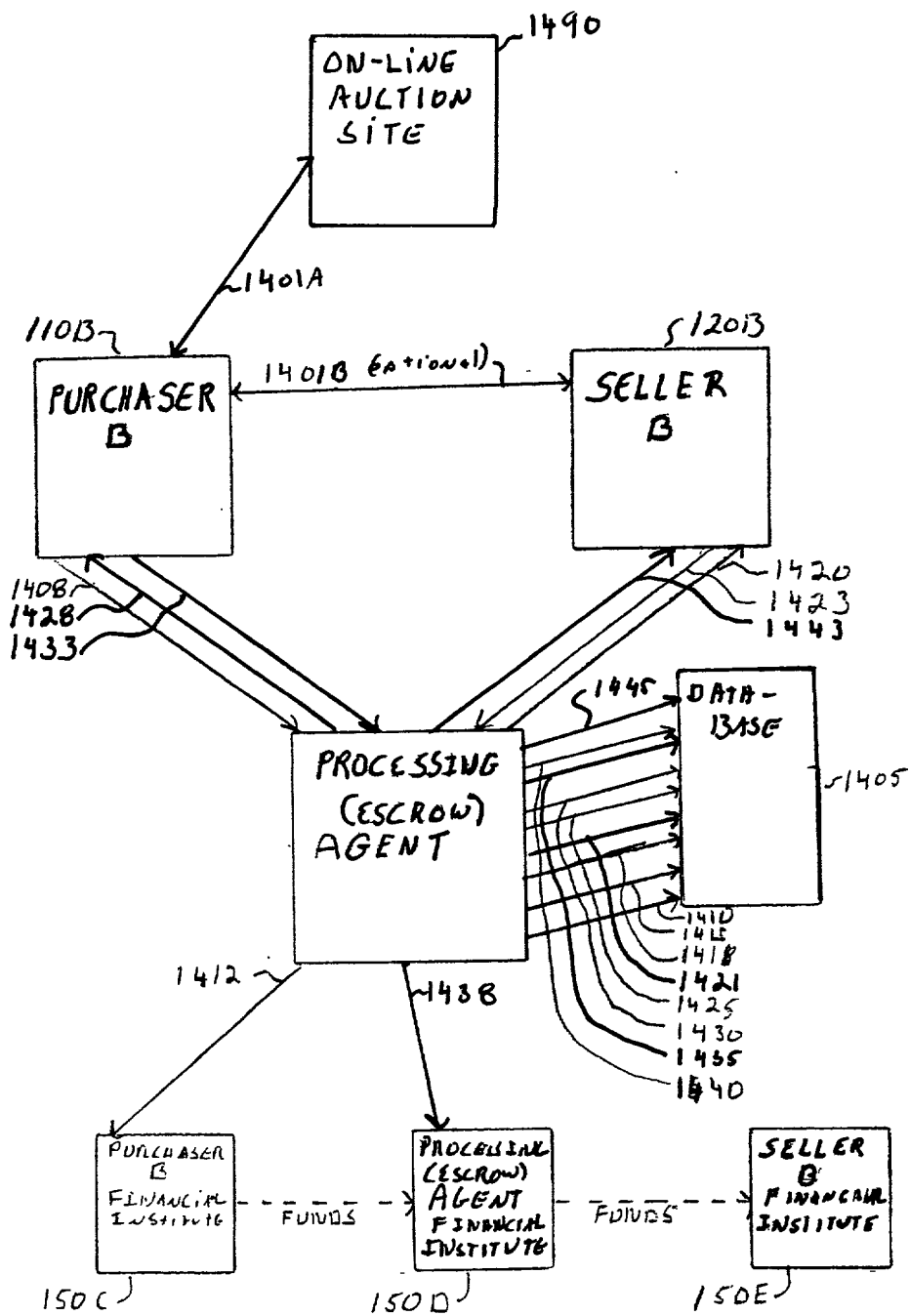


FIGURE 14

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graph TD
    1501[BID ACCEPTANCE/  
NEGOTIATION] --> 1508[SUBMIT PAYMENT/  
ESCROW REQUEST]
    1508 --> 1510[STORE REQUEST IN  
DATABASE WITH "FUNDS ESCROW  
INDICATOR"]
    1510 --> 1512[INITIATE DEBIT  
from purchaser Account]
    1512 --> 1515[CHANGE STATE OF  
PAYMENT REQUEST TO  
"DEBIT INITIATED"]
    1515 --> 1518[CHANGE STATE OF  
PAYMENT REQUEST TO  
"DEBIT APPROVED"]
    1518 --> 1520[NOTIFY SELLER TO SHIP]
    1520 --> 1521[CHANGE STATE OF  
PAYMENT REQUEST TO  
"SELLER NOTIFIED TO SHIP"]
  
```

TO STEP 1523 FIG. 15B

FROM STEP 1521 FIGURE 15A

SHIP GOODS CONFIRM  
SHIPPING WITH PROCESSING  
(ESCROW) AGENT ~1523

1525  
CHANGE STATE OF PAYMENT  
REQUEST TO "SHIPPING/PERFORMANCE  
CONFIRMATION RECEIVED"

NOTIFY PURCHASER THAT GOODS  
HAVE BEEN SHIPPED/PERFORMANCE  
INITIATED/COMPLETED  
(OPTIONAL) ~1528

(OPTIONAL)  
CHANGE STATE OF PAYMENT  
REQUEST TO "PURCHASER  
NOTIFIED OF SHIPMENT/PERFORMANCE" ~1530

NOTIFY PROCESSING (ESCROW)  
AGENT OF  
ACCEPTANCE ~1533

CHANGE STATE OF PAYMENT REQUEST ~1535  
TO "PURCHASER ACCEPTANCE OF  
GOODS/SERVICES RECEIVED"

TO STEP 1540 FIG. 15C

INITIATE DEBIT ~1538  
from processing (escrow) Agent

FIGURE 15B

FROM STEP 1538 FIGURE 15B

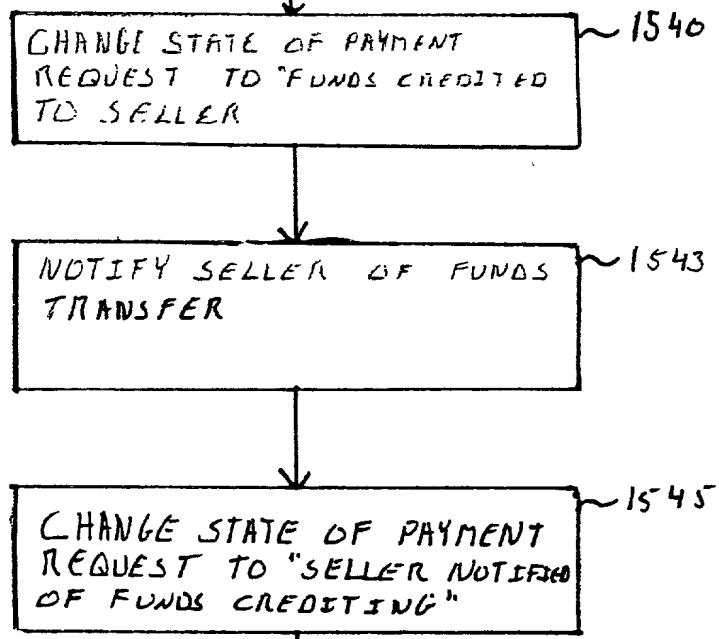
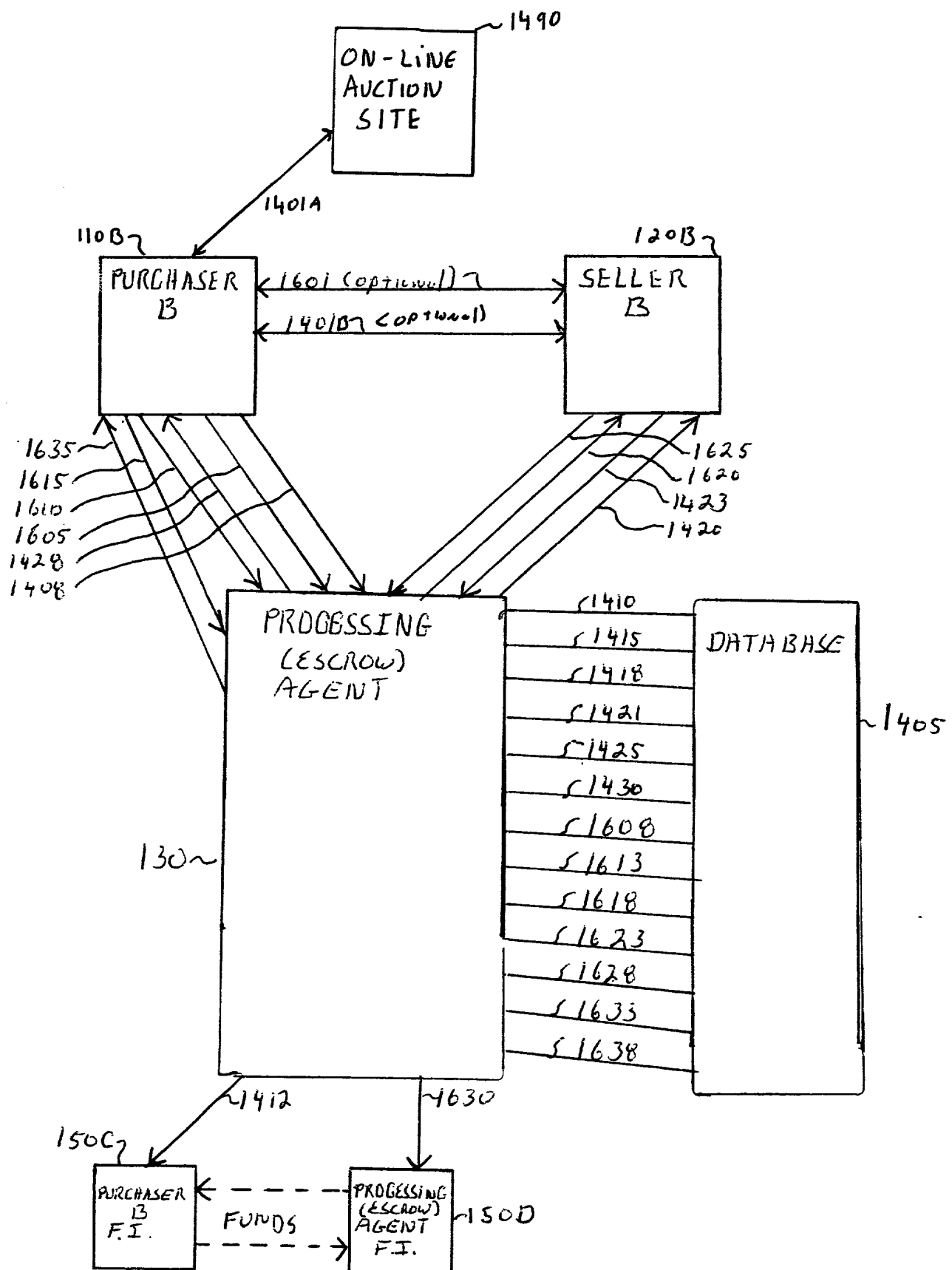


FIGURE 15C





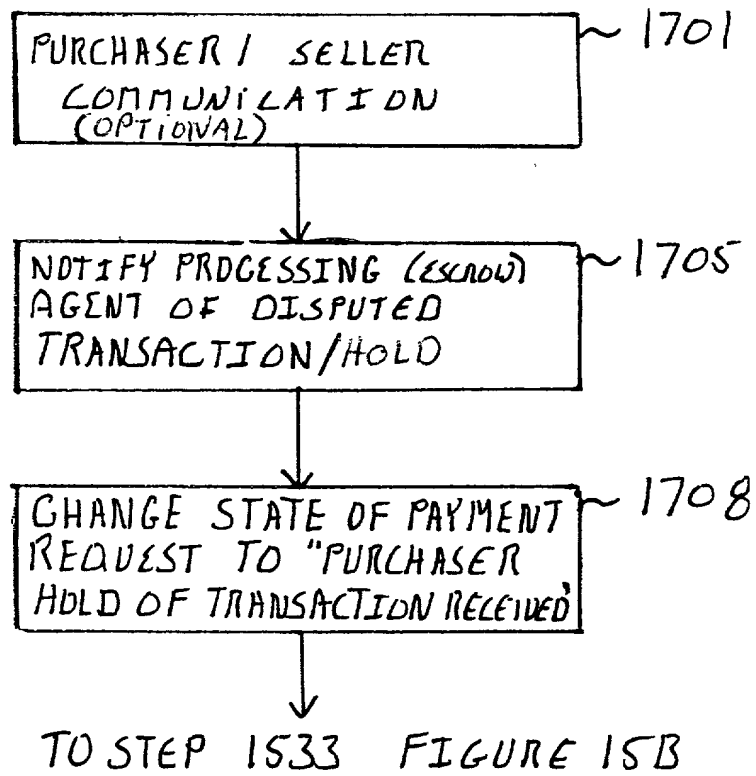
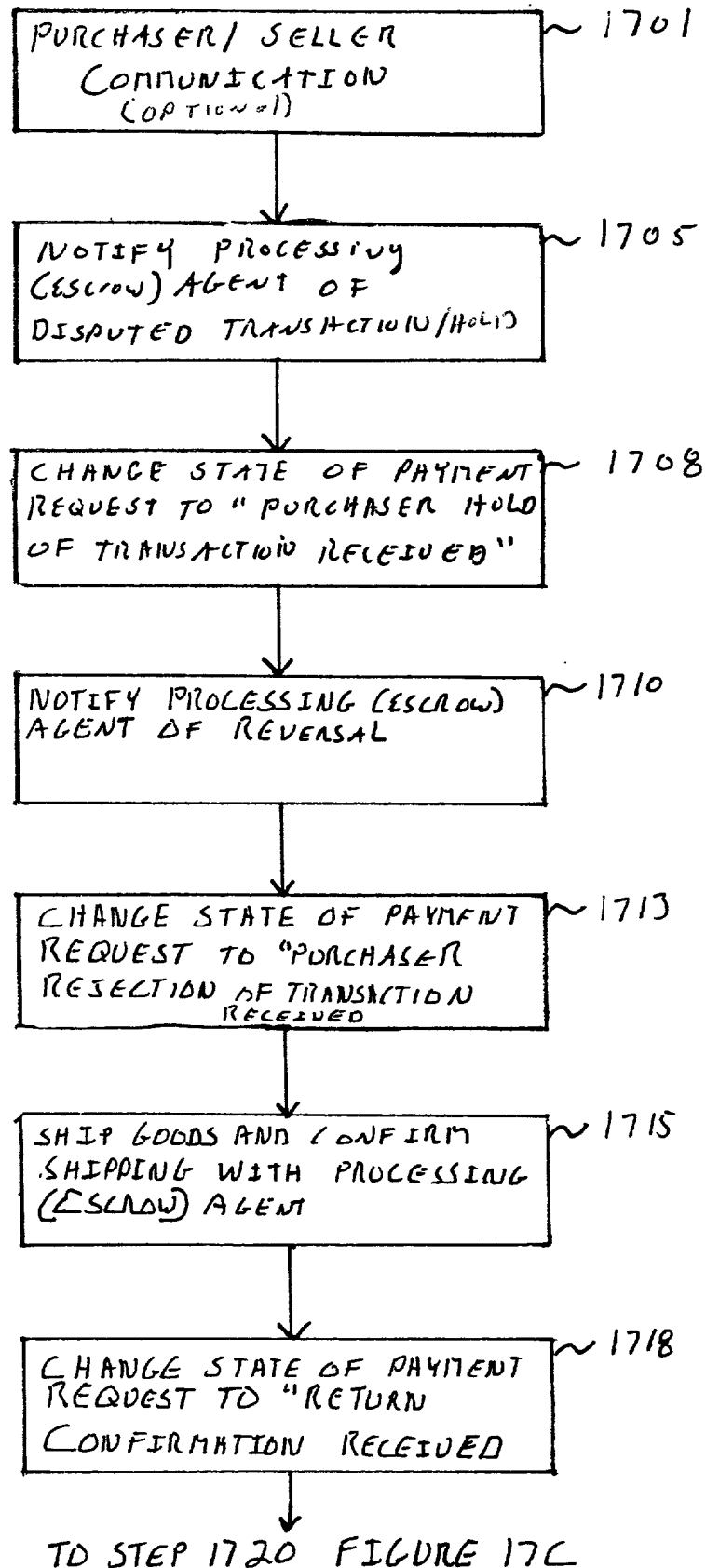


FIGURE 17A

[illegible]

FILE NO 17B

FROM STEP 1718 FIGURE 17B

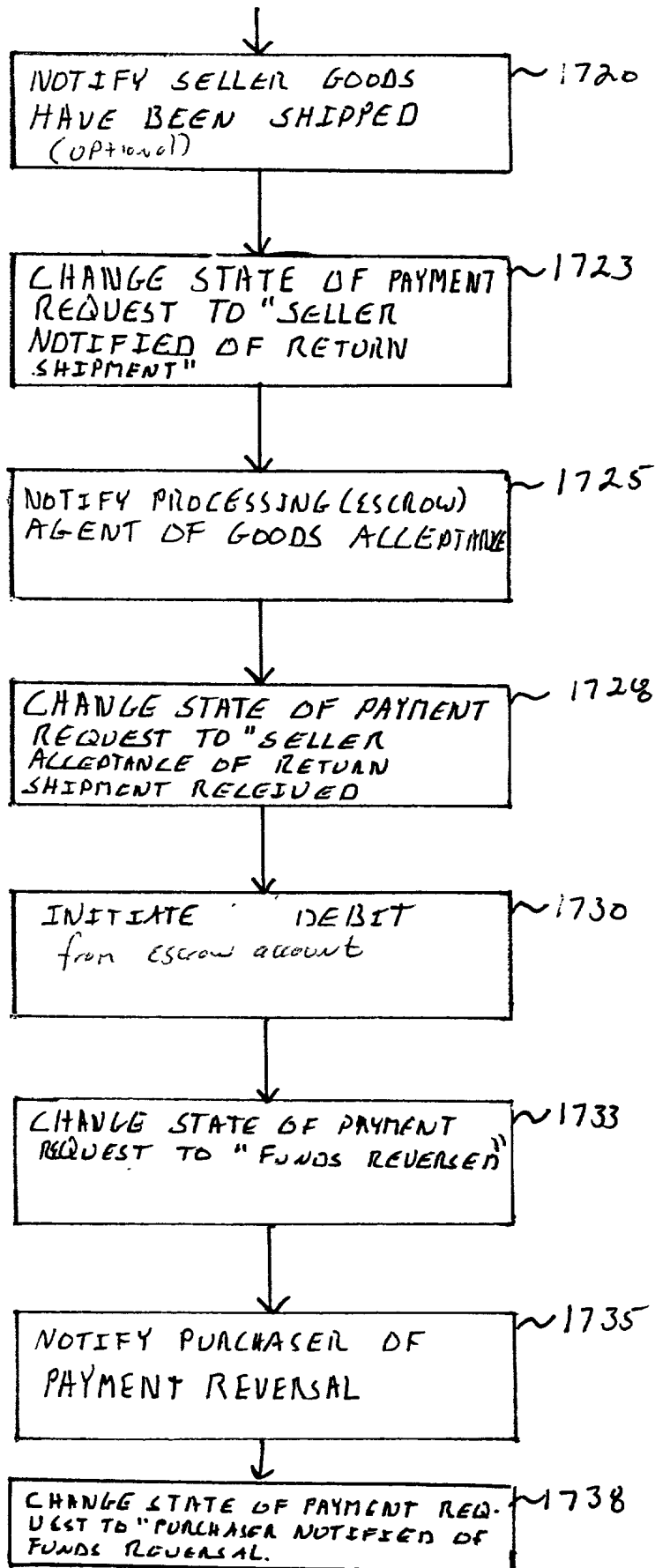


FIGURE 17C

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graph TD
    1800A[REGISTERED DONOR] -- "1801A (optional)" --> 1800B[REGISTERED RECIPIENT]
    1800A -- "1801B" --> 130[PROCESSING AGENT]
    130 -- "1850" --> 1800B
    130 -- "1825" --> 150G[DONOR F.I.]
    130 -- "1840" --> 150D[PROCESSING AGENT F.I.]
    130 -- "1806" --> 1805[DATA-BASE]
    130 -- "1830" --> 1805
    130 -- "1835" --> 1805
    130 -- "1845" --> 1805
    130 -- "1820A" --> 1805
    1805 -- "1855" --> 130
  
```

FIGURE 18A

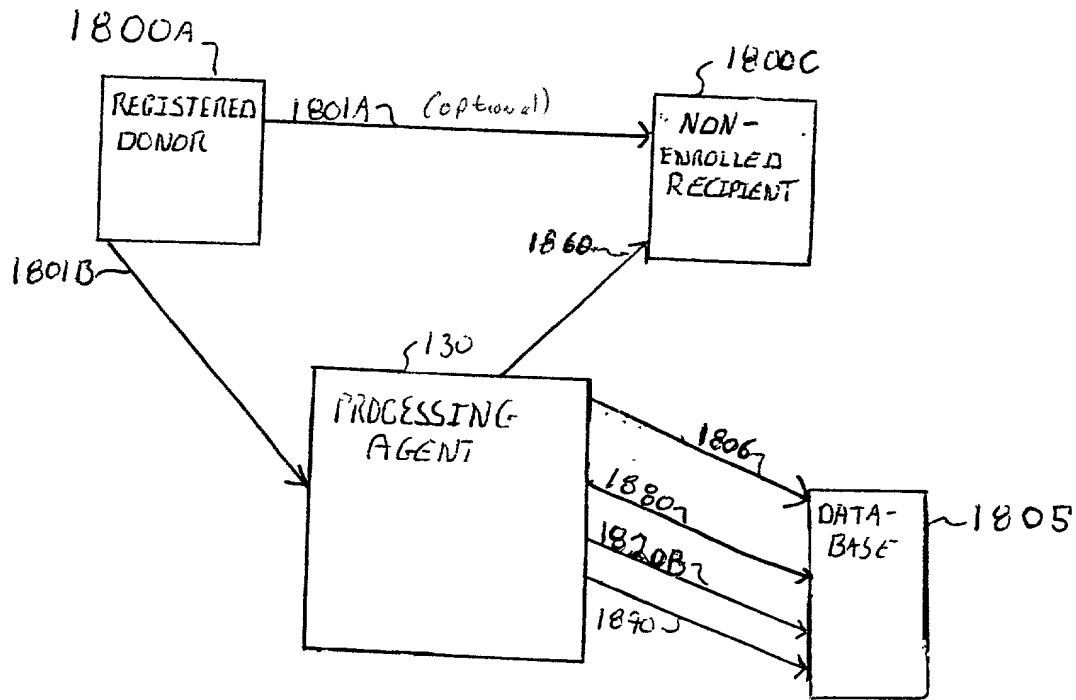


FIGURE 18B

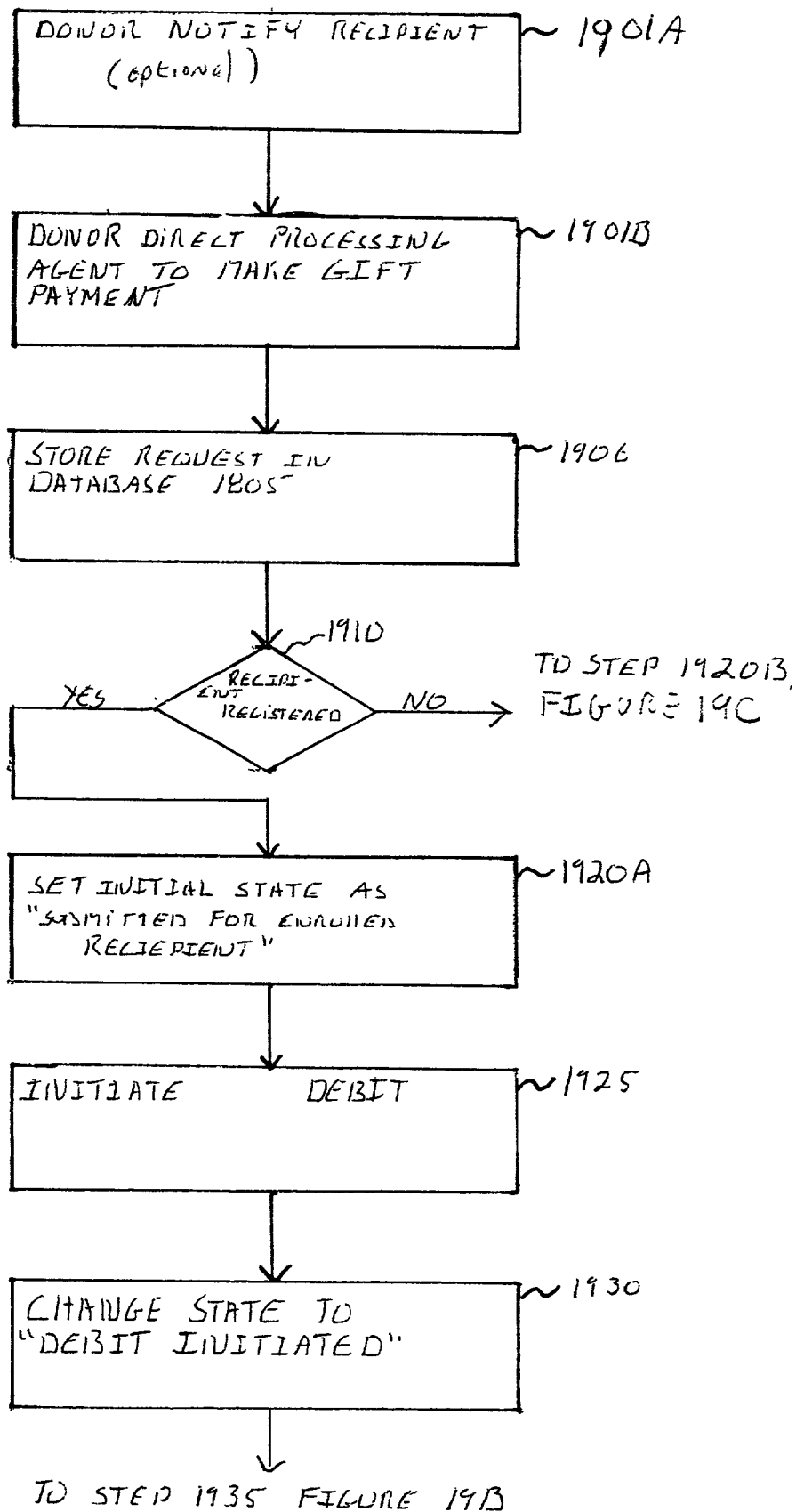


FIGURE 19A

FROM STEP 1930 FIGURE 19A

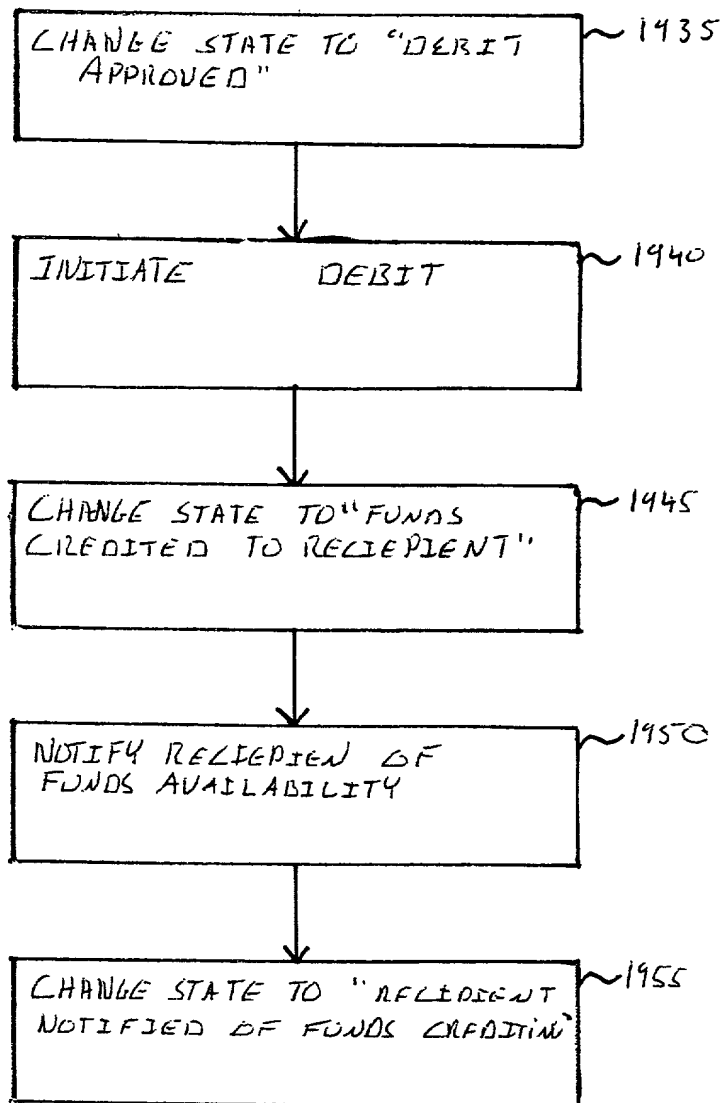


FIGURE 19B



From STEP 910 of Figure 19A

SET INITIAL STATE AS "SUBMITTED  
FOR NON-ENROLLED RECIPIENT" ~ 1920B

NOTIFY/INVITE NON-  
ENROLLED RECIPIENT ~ 1960

CREATE AND STORE  
PENDING TRANSACTION ~ 1961

REGISTER NON-ENROLLED  
RECIPIENT ~ 1965

CHANGE STATE TO "SUBMITTED  
FOR ENROLLED RECIPIENT" ~ 1970

TO STEP 1925 FIGURE 19A

FIGURE 19C

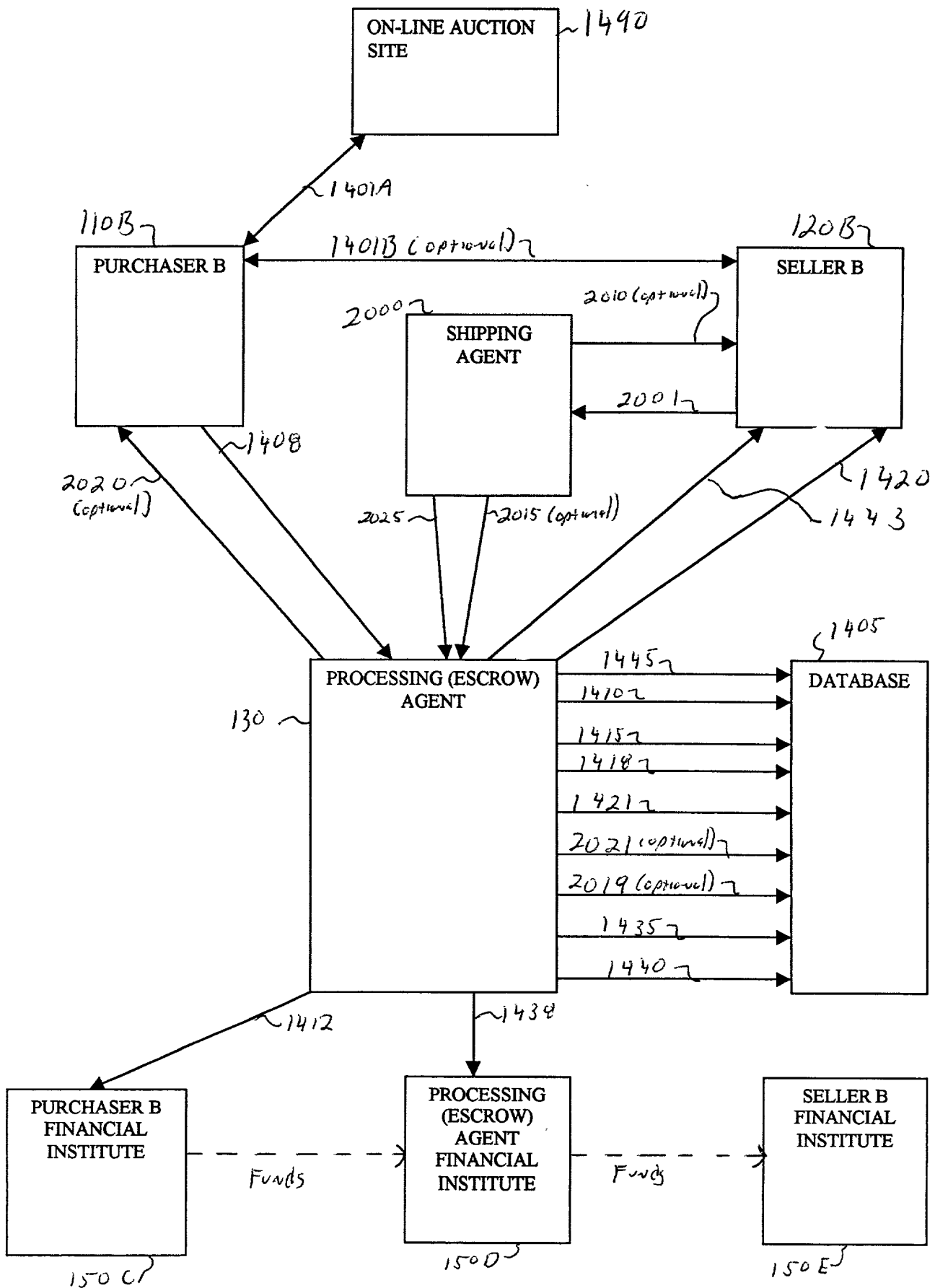


FIGURE 20

From Step 1520, Figure 15A

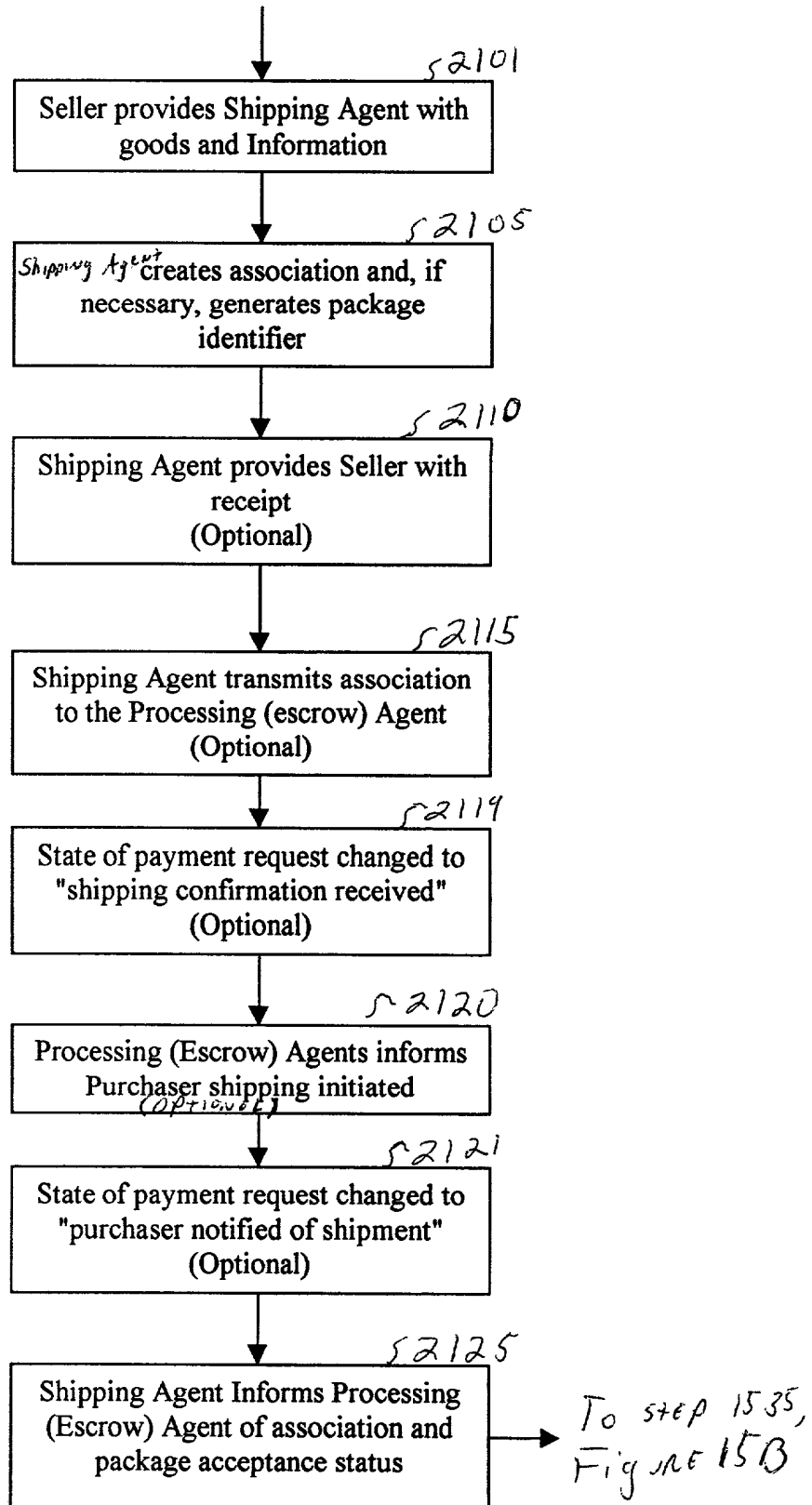


FIGURE 21

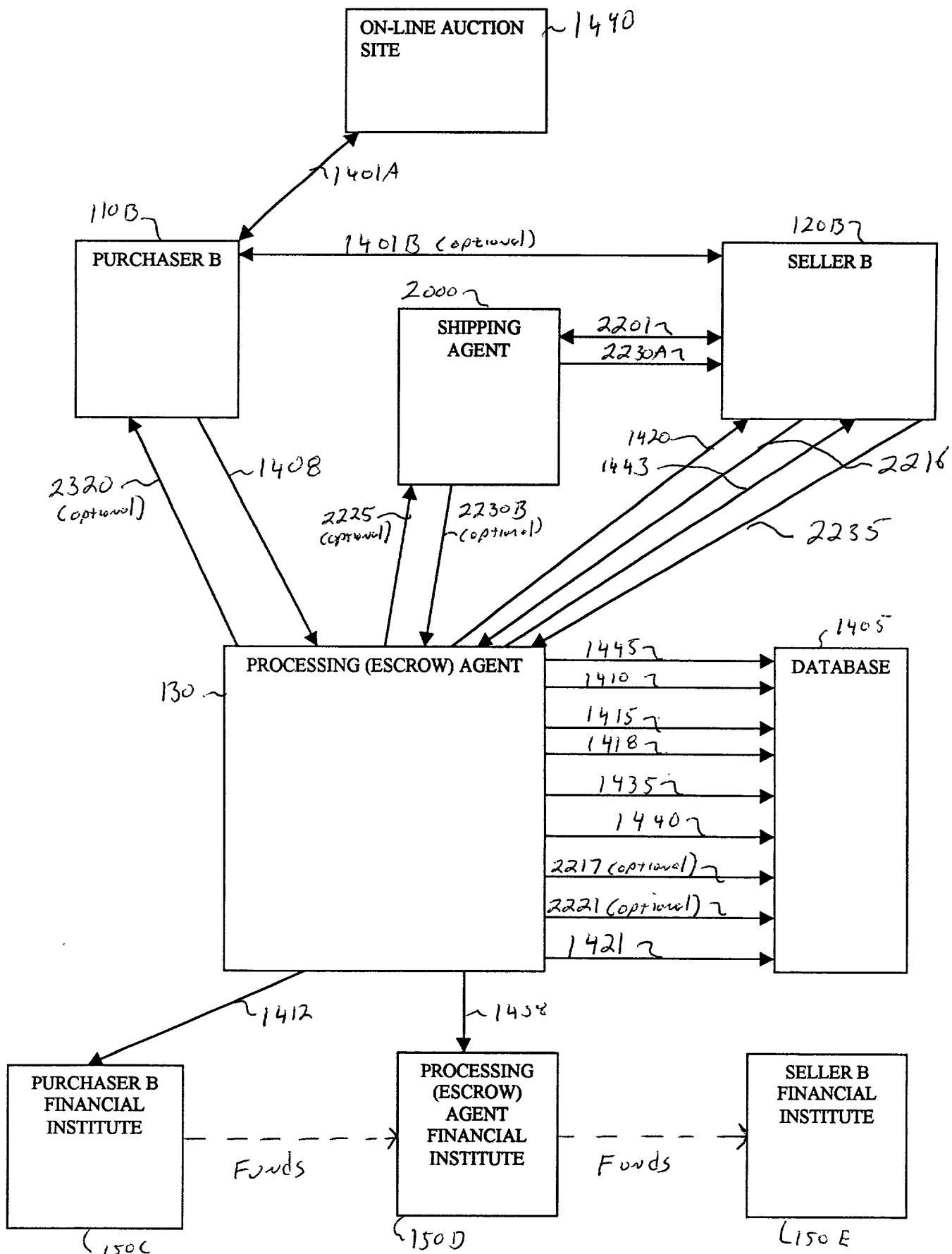


FIGURE 22

From Step 1520, Figure 15

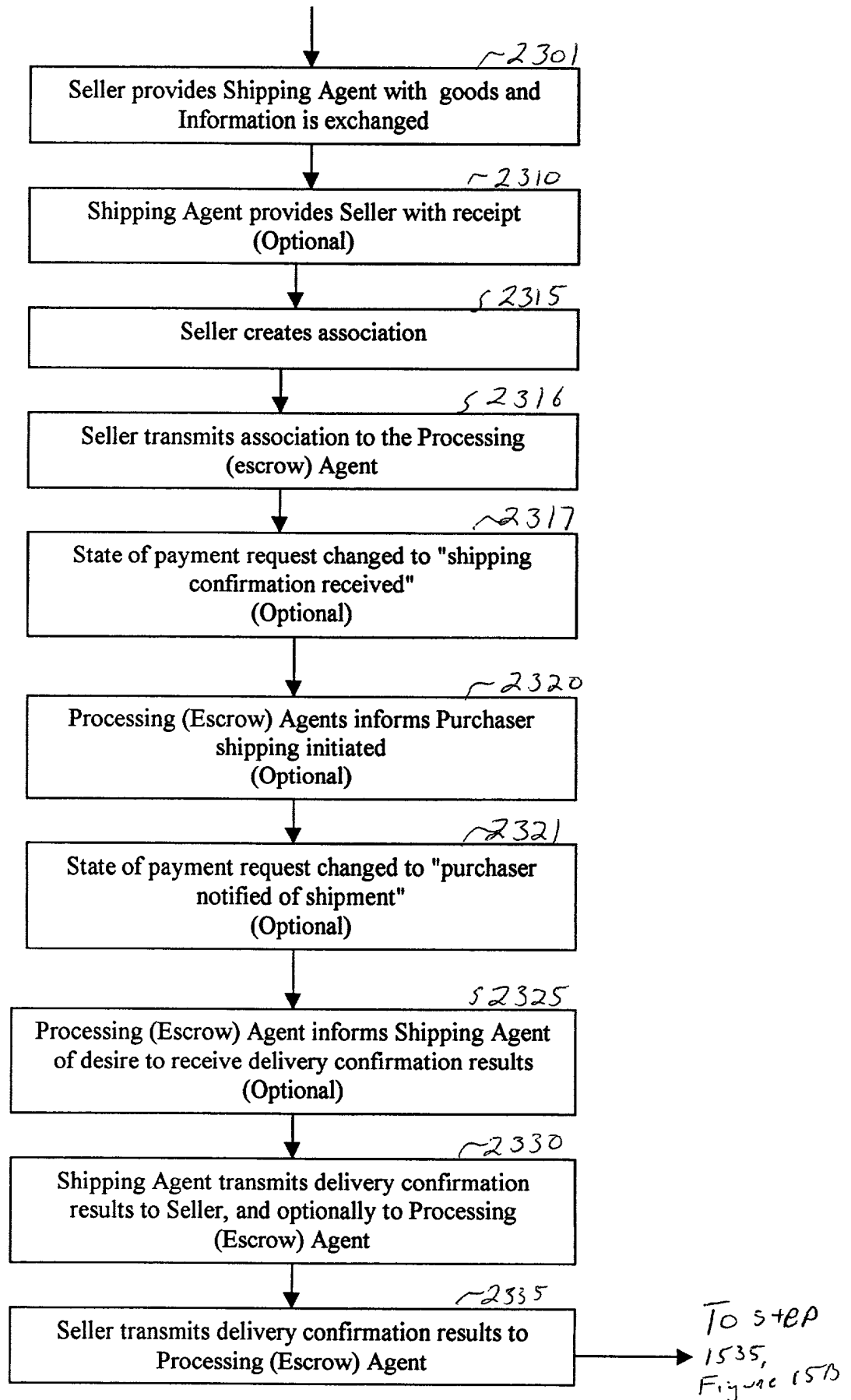


FIGURE 23

FIG. 24

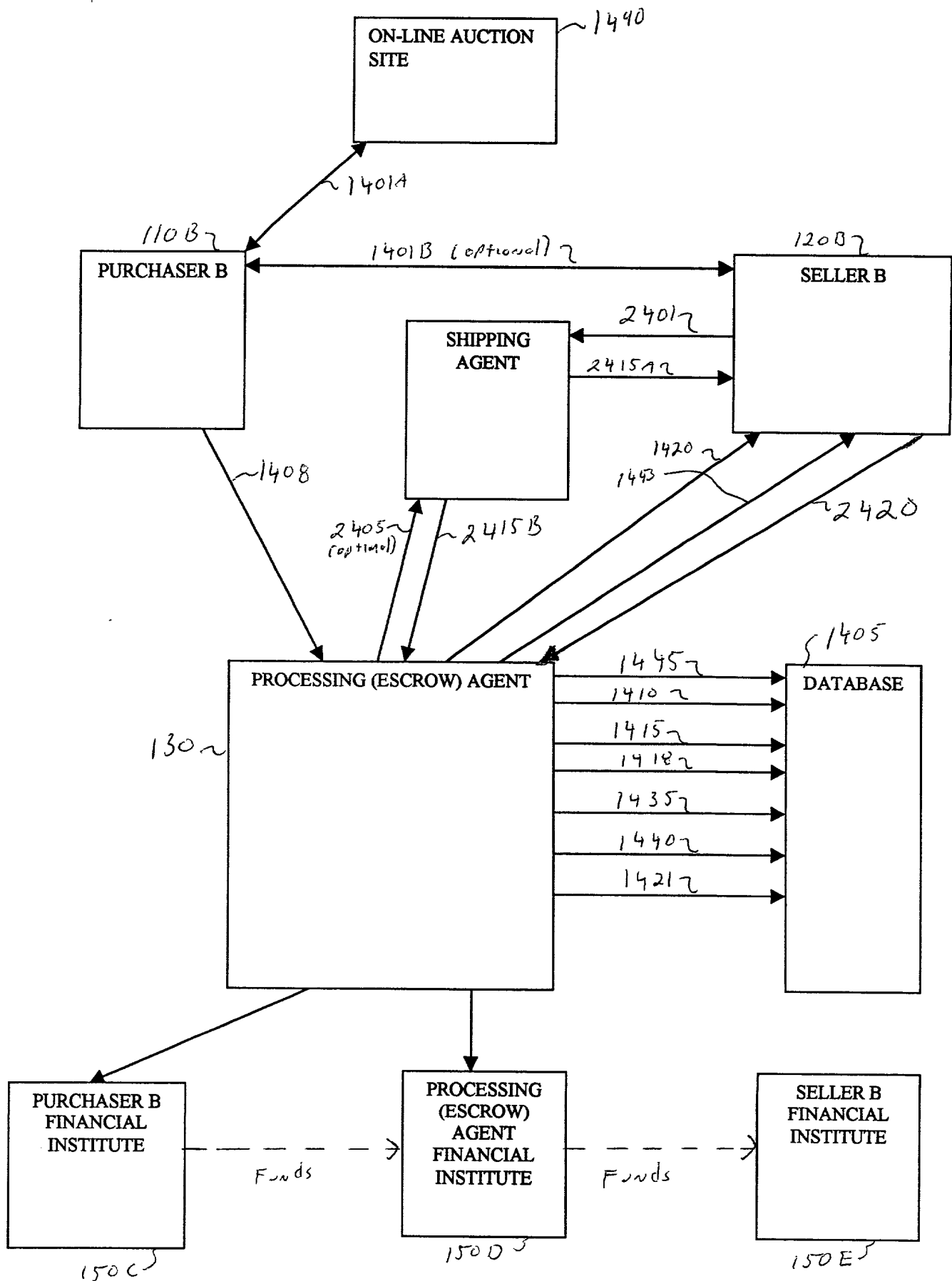
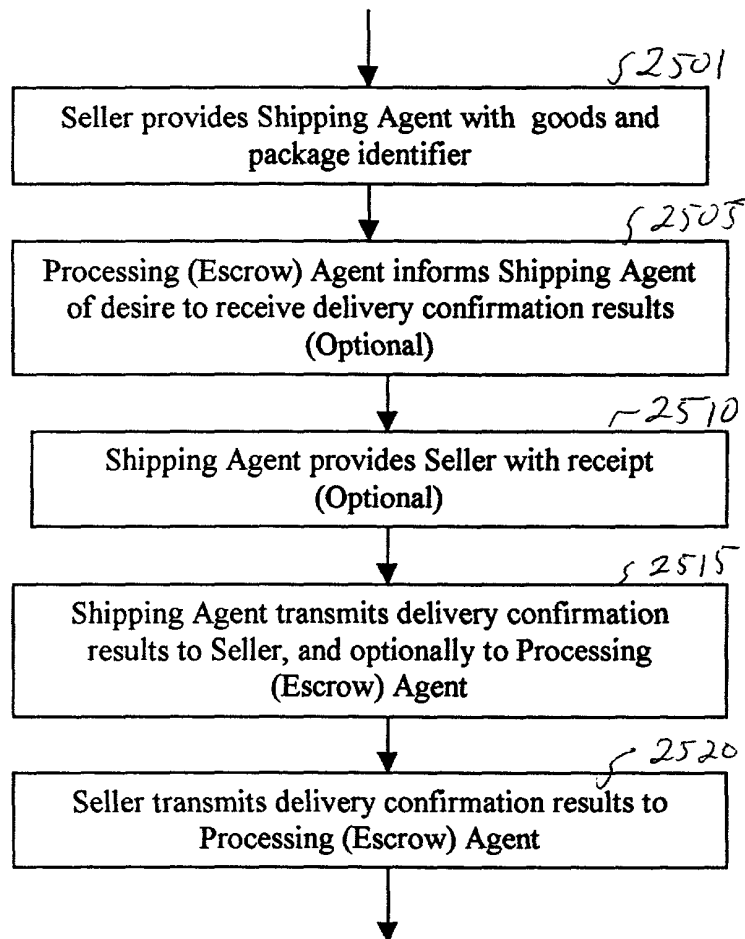


FIGURE 24

From Step 1520, Figure 15



To step 1535 of Figure 15B,

FIGURE 25

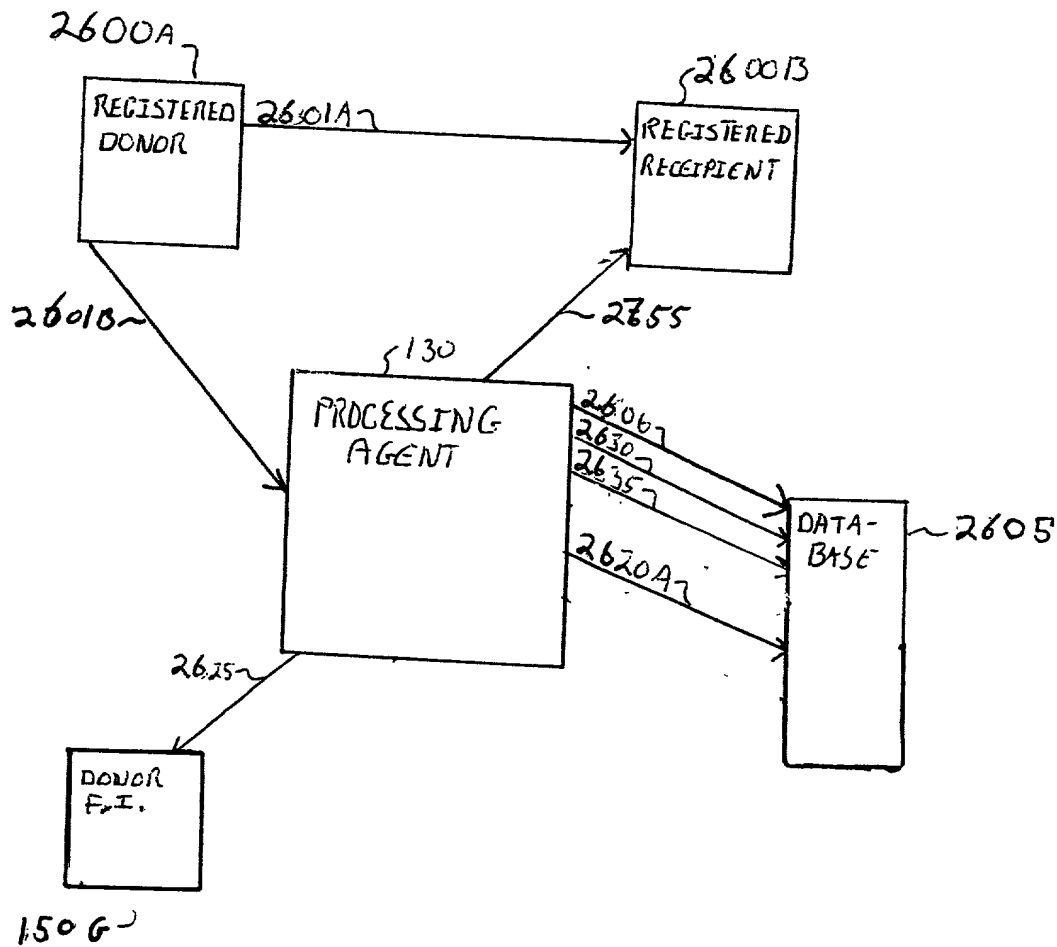


FIGURE 26



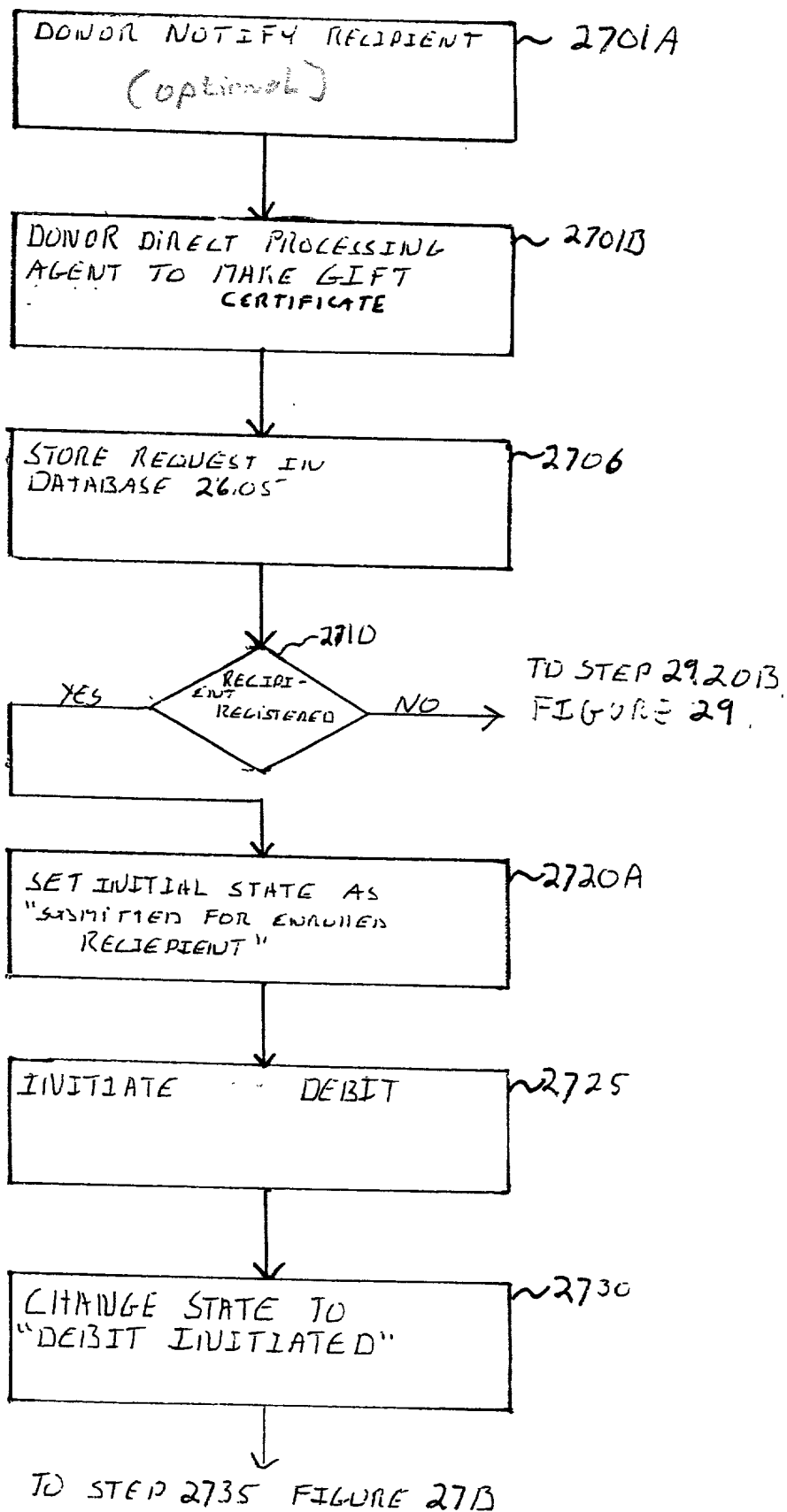


FIGURE 27A

FROM STEP 2730 FIGURE 27A

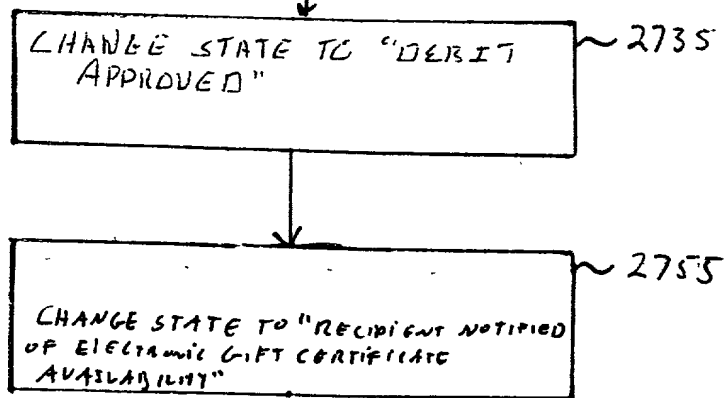


FIGURE 27B

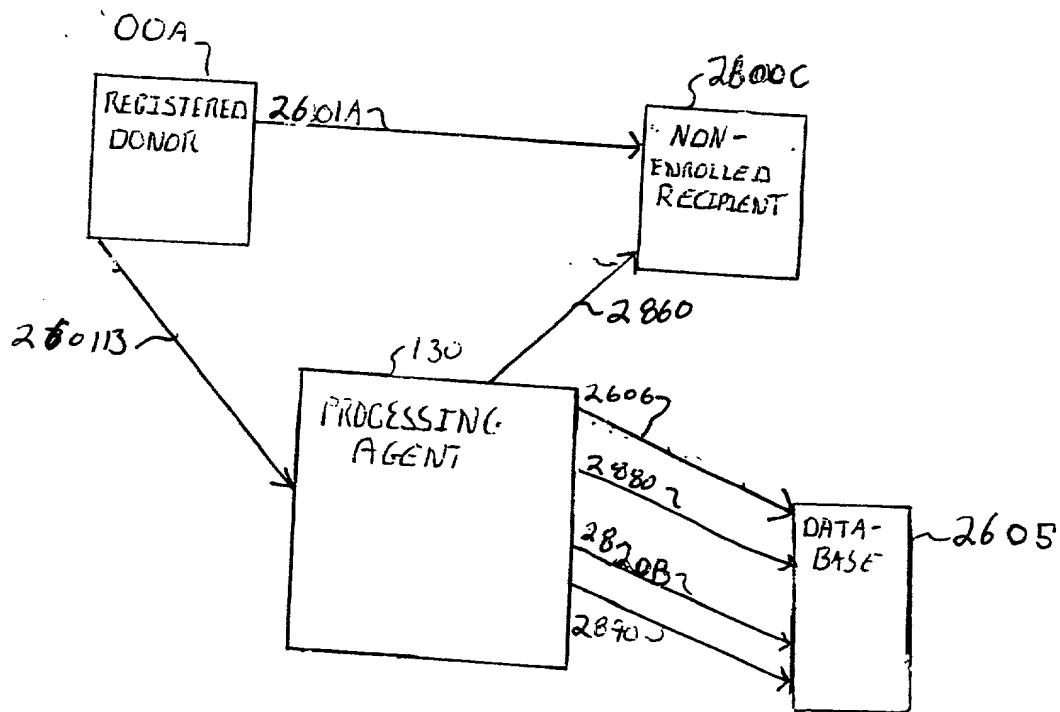


FIGURE 28

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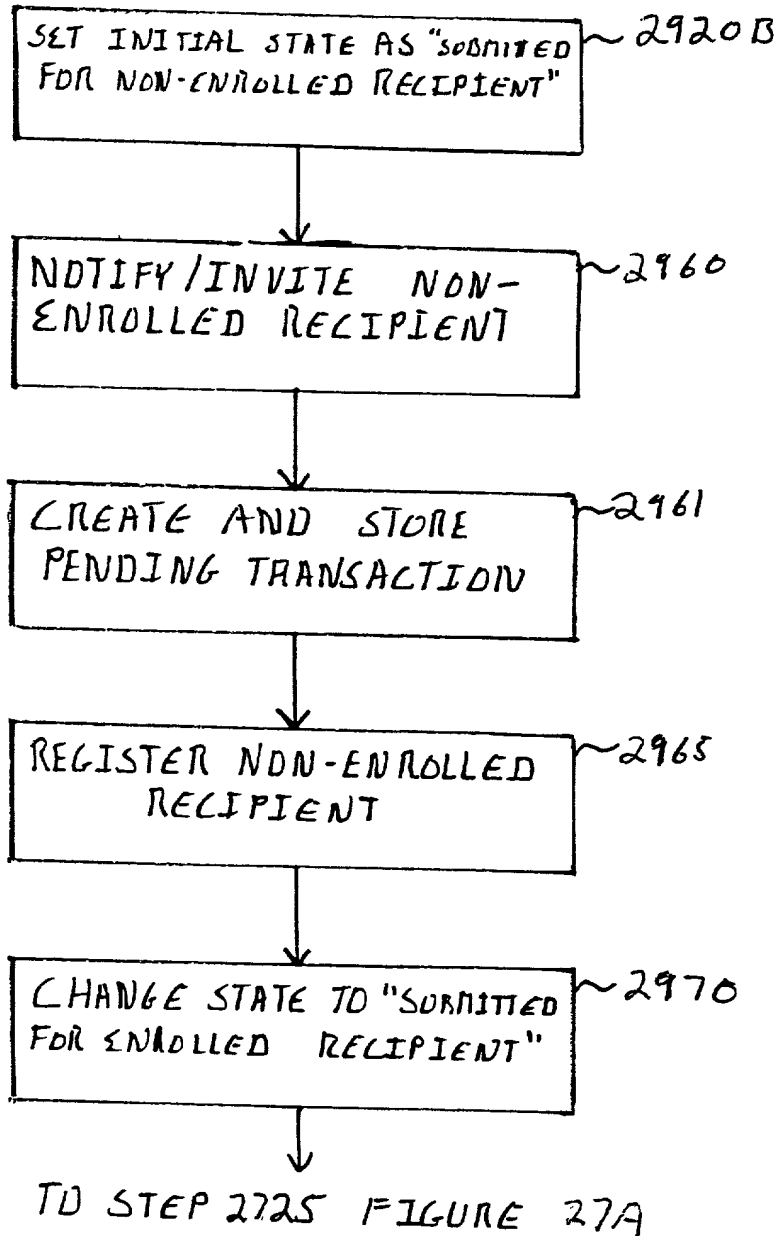


FIGURE 29